DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS

FOR TRANSFERRING OWNERSHIP OF AN INSURANCE ASSET CASH FLOW VIA A TRUE SALE, the specification of which

	is attached hereto.			
	was filed on	as United States App	olication No. or PCT Intern	national Application
	Number an	d was amended on	(if applicable).	
I hereb	y state that I have i	eviewed and understa	nd the contents of the above	ve identified
specification,	including the claim	s, as amended by any	amendment referred to abo	ove.
I ackno	wledge the duty to	disclose to the United	States Patent and Tradem	ark Office all
information kr	lown to me to be m	aterial to patentability	as defined in 37 CFR Sec	tion 1.56.
I hereb	y claim foreign pri	ority benefits under 35	USC Section 119(a)-(d)	or
Section 365(b)	of any foreign app	lication(s) for patent o	or inventor's certificate, or	Section
365(a) of any 1	PCT International a	pplication which desig	gnated at least one country	other
than the United	d States, listed belo	w and have also identi	ified below, by checking the	ne box,
any foreign ap	plication for patent	or inventor's certifica	te or PCT International	
application has	ving a filing date be	efore that of the applic	ation on which priority is	claimed.
Prior Foreign A	Applications(s)			Priority Not Claimed
(Num	lber)	(Country)	(Date/Month/Year Filed)
(Num	ber)	(Country)	(Date/Month/Year Filed	<u> </u>

I hereby claim the benefit under 35 USC Section 119(e) of any United States provisional application(s) below:

(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	

I hereby claim the benefit under 35 USC Section 120 of any United States application(s), or Sections 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 USC Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37 CFR, or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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